

November 29, 2010

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.

U.S. Bankruptcy Judge

DC7 (3/5/09)

**UNITED STATES BANKRUPTCY COURT
District of Oregon**In re
Lori Susan Forster, xxx-xx-6369
Debtor(s)Case No. **10-65198-aer7**
CHAPTER 7 ORDER RE: DISCHARGE;
AND ORDER DISCHARGING TRUSTEE
AND CLOSING CH. 7 "NO ASSET" CASE

It appearing that on 8/26/10 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

IT IS ORDERED that:

1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
2. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Page 2 of 2

IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

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CERTIFICATE OF NOTICE

District/off: 0979-6
Case: 10-65198

User: admin
Form ID: DC7

Page 1 of 1
Total Noticed: 19

Date Rcvd: Nov 30, 2010

The following entities were noticed by first class mail on Dec 02, 2010.
db +Lori Susan Forster, 2493 Mt. Vernon, Albany, OR 97322-8895
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
98951648 +Eddie Robbins, 17244 Harris Lane, Jefferson, OR 97352-9448
98951649 Experian, Profile Maintenance, POB 9558, Allen TX 75013-9558
98951652 Kay Jewelers, POB 740261, Cincinnati, OH 45274-0261
98951655 +Samaritan Health Services, POB 369, Corvallis, OR 97339-0369
98951656 +Trans Union Corporation, POB 2000, Chester, PA 19016-2000
98951657 +Wells Fargo Financial, 633 Lancaster Dr. NE, Salem, OR 97301-4733

The following entities were noticed by electronic transmission on Dec 01, 2010.
tr +EDI: QRRSTICKA.COM Nov 30 2010 22:38:00 Ronald R Sticka, POB 10990, Eugene, OR 97440-2990
smg +EDI: ORREV.COM Nov 30 2010 22:38:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2553
98951645 EDI: BANKAMER.COM Nov 30 2010 22:38:00 Bank of America, POB 301200,
Los Angeles CA 90030-1200
98951646 EDI: CHASE.COM Nov 30 2010 22:38:00 Chase, Account Inquiries, POB 15298,
Wilmington, DE 19850-5298
98951647 EDI: DISCOVER.COM Nov 30 2010 22:38:00 Discover Card, POB 30943, Salt Lake City, UT 84130
98951650 EDI: RMSC.COM Nov 30 2010 22:38:00 GE Money Bank, POB 981127, El Paso, TX 79998-1127
98951651 EDI: IRS.COM Nov 30 2010 22:38:00 IRS, POB 21126, Philadelphia, PA 19114-0326
98951653 E-mail/Text: bnc@nordstrom.com Nordstrom, POB 78935,
Phoenix, AZ 85062-8935
98951654 +EDI: ORREV.COM Nov 30 2010 22:38:00 ODR, Attn: Bankruptcy Unit, 955 Center NE,
Salem, OR 97301-2553

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2010

Signature:

